

EXPEDITION

CREDIT UNION

1270 Northland Dr, Ste 350
Mendota Heights, MN 55120

Account Statement

651-264-0669 | www.expeditioncu.com

Member Number XXXXXX8644

Statement For 04/01/2023 - 04/30/2023

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RETURN SERVICE REQUESTED

634705 1518 1/3 UNQ 04-30-23 CLT
000001517 1



Carl L Berger
20601 Eastview Ave
Farmington MN 55024

Your Account Balances as of 04/30

Membership Share ID 01	\$51,362.24
Basic Checking ID 351	19,876.71
Money Market ID 400	45,522.54
Account Balance Total	\$116,761.49
Total Dividends Paid Year-To-Date	\$175.24

MEMBERSHIP SHARE ID 01

Beginning Balance	\$51,362.24
0 Total Deposits for	0.00
0 Total Withdrawals for	0.00
Ending Balance	\$51,362.24

Joint Owner: Kimberly Kurtz Berger

BASIC CHECKING ID 351

Beginning Balance	\$21,796.84
1 Total Deposits for	0.85
11 Total Withdrawals for	1,920.98-
Ending Balance	\$19,876.71

Annual Percentage Yield earned 0.050% from 04/01/2023 through 04/30/2023, based on Avg Daily Balance of \$20,589.96

Date	Transaction Description	Amount	Balance
04/05	Card Purchase In *Portable Storage O 612-4443134 Mn Ref:309404402402 309404402402	\$134.84-	\$21,662.00
04/07	Withdrawal ATM Kwik Trip 4432 Terminal ID: Sr006367 18290 Pilot Knob rd Farmington Mn Ref:000000005323 000000005323	200.00-	21,462.00
04/07	Withdrawal ATM Kwik Trip 4431 Terminal ID: Sr006045 18290 Pilot Knob rd Farmington Mn Ref:000000009465 000000009465	200.00-	21,262.00
04/08	Withdrawal ATM Kwik Trip 4431 Terminal ID: Sr006045 18290 Pilot Knob rd Farmington Mn Ref:000000009618 000000009618	200.00-	21,062.00
04/08	Withdrawal ATM Kwik Trip 4431 Terminal ID: Sr006045 18290 Pilot Knob rd Farmington Mn Ref:000000009619 000000009619	200.00-	20,862.00
04/12	Card Purchase Republic Services Tras Terminal ID: 99999999 866-576-5548 Az Ref:310104392445 310104392445	184.14-	20,677.86
04/15	Withdrawal ATM Kwik Trip 4432 Terminal ID: Sr006367 18290 Pilot Knob rd Farmington Mn Ref:000000005883 000000005883	200.00-	20,477.86
04/15	Withdrawal ATM Kwik Trip 4432 Terminal ID: Sr006367 18290 Pilot Knob rd Farmington Mn Ref:000000005884 000000005884	200.00-	20,277.86
04/21	Withdrawal ATM Kwik Trip 4431 Terminal ID: Sr006045 18290 Pilot Knob rd Farmington Mn Ref:00000000682 00000000682	200.00-	20,077.86
04/21	Withdrawal ATM Kwik Trip 4432 Terminal ID: Sr006367 18290 Pilot Knob rd Farmington Mn Ref:000000006186 000000006186	200.00-	19,877.86
04/30	Withdrawal Paper Statement Fee	2.00-	19,875.86
04/30	Dividend Deposit	0.85	19,876.71

Continued on next page.

IN CASE OF ERRORS OR QUESTIONS ABOUT MY ELECTRONIC TRANSFERS CONSUMER ONLY

In Case of Errors or Questions About Your Electronic Transfers, Telephone us at (651) 264-0669 or Write us at 1270 Northland Drive, Suite 350, Mendota Heights, MN 55120 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- (1) Tell us your name and member number.
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can, why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If you give notice of an error occurring within 30 days after you make the first deposit to your account, we may take up to 20 business days instead of ten (10) business days to investigate the error.

PERIODIC STATEMENT DISCLOSURES FOR OPEN END LOANS

HOW WE CALCULATE YOUR INTEREST CHARGE: Daily balance method (including current transactions).

We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new advances and fees, and subtract any unpaid interest and any payments or credits. This gives us the daily balance.

BALANCE COLUMN on the periodic statement means that the balance used to compute interest is the unpaid balance each day after payments and credits to that balance have been subtracted and any additions to the balance have been made.

BILLING RIGHTS SUMMARY

What to Do if You Think You Find A Mistake on Your Statement

If you think there is an error on your statement, write to us at:

Expedition Credit Union
1270 Northland Drive, Suite 350, Mendota Heights, MN 55120
You may also contact us on the Web: www.expeditioncu.com

In your letter, give us the following information:

- Account Information: Your name and member number.
- Dollar Amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing or electronically. You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.

But, if we determine that we made a mistake, you will not have to pay the amount in question, or any interest or other fees related to that amount.

- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Federally insured by NCUA

